

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL A. SMIRZ § Case No. 06-71985  
KRISTINE L. SMIRZ §  
§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2006.
- 2) The plan was confirmed on 03/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/20/2008, 07/07/2008, 03/09/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/12/2008, 12/04/2008.
- 5) The case was completed on 11/10/2009.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,156.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 39,545.00
Less amount refunded to debtor	\$ 491.99
<b>NET RECEIPTS</b>	<b>\$ 39,053.01</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,632.75
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,332.75</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
AMERICAN GENERAL FINANCE	Sec	16,060.00	10,218.04	10,218.04	10,218.04	816.05
AMERICREDIT	Sec	15,926.00	16,586.12	15,926.00	15,926.00	1,757.41
AMERICREDIT	Uns	0.00	0.00	660.12	660.12	0.00
CHASE HOME FINANCE LLC	Sec	6,000.00	6,194.46	0.00	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	85.00	4.00	4.00	4.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	65.44	65.44	65.44	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,535.00	844.14	844.14	844.14	0.00
AFNI	Uns	782.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Uns	189.80	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	66.30	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	150.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Uns	554.99	NA	NA	0.00	0.00
CORPORATE COLLECTION SERVICE	Uns	680.90	NA	NA	0.00	0.00
EUGENE E BRANDER DDS PC	Uns	1,000.00	1,000.00	0.00	0.00	0.00
B-LINE LLC	Uns	313.57	313.57	313.57	313.57	0.00
INTERSTATE GAS SUPPLY OF	Uns	858.39	NA	NA	0.00	0.00
LTD FINANCIAL SERVICES L.P.	Uns	625.97	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MUTUAL MANAGEMENT SERVICES	Uns	1,427.84	1,427.84	1,427.84	1,427.84	0.00
NICOR GAS	Uns	906.37	168.78	168.78	168.78	0.00
ROCKFORD WATER DEPARTMENT	Uns	339.98	394.96	394.96	394.96	0.00
SBC	Uns	960.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	358.80	358.80	358.80	358.80	0.00
STATE COLLECTION SERVICES	Uns	193.27	NA	NA	0.00	0.00
SWISS COLONY	Uns	94.60	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	159.01	245.86	245.86	245.86	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	519.25	519.25	519.25	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 26,144.04	\$ 26,144.04	\$ 2,573.46
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 26,144.04</b>	<b>\$ 26,144.04</b>	<b>\$ 2,573.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4.00	\$ 4.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 4.00</b>	<b>\$ 4.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 4,998.76</b>	<b>\$ 4,998.76</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,332.75
Disbursements to Creditors	\$ 33,720.26
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 39,053.01</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/24/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.